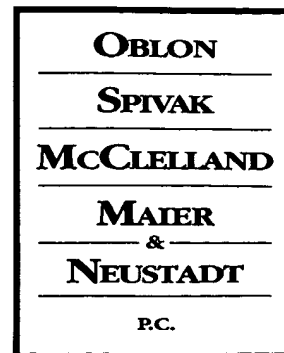


Docket No.: 261296US8



ATTORNEYS AT LAW

COMMISSIONER FOR PATENTS
ALEXANDRIA, VIRGINIA 22313

RE: Application Serial No.: 09/931,404
Applicants: Robert J. BURNS, et al.
Filing Date: August 17, 2001
For: METHOD FOR STRUCTURING, PRICING AND
SETTLING A CURRENT MORTGAGE PRICE
INDICATOR CONTRACT
Group Art Unit: 2161
Examiner: Vincent A. MILLIN

SIR:

Attached hereto for filing are the following papers:

Appointment of Power of Attorney and Certification Under 37 C.F.R. 3.73(b)

Our check in the amount of \$0.00 is attached covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary Extension of Time to make the filing of the attached documents timely, please charge or credit the difference to our Deposit Account No. 15-0030. Further, if these papers are not considered timely filed, then a petition is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

OBLON, SPIVAK, McCLELLAND,
MAIER & NEUSTADT, P.C.

Bradley D. Lytle
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Registration No. 52,041

DOCKET NO.: 261296US8

IN THE UNITED STATES PATENT & TRADEMARK OFFICE



IN RE APPLICATION OF: :
ROBERT J. BURNS ET AL. : GROUP ART UNIT: 2161
SERIAL NO: 09/931,404 : EXAMINER: UNKNOWN
FILED: AUGUST 17, 2001 :

FOR: METHOD FOR STRUCTURING, PRICING AND SETTLING A CURRENT
MORTGAGE PRICE INDICATOR CONTRACT

**APPOINTMENT OF POWER OF ATTORNEY
AND CERTIFICATION UNDER 37 C.F.R. 3.73(b)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The undersigned representative of FEDERAL HOME LOAN MORTGAGE
CORPORATION, owner by virtue of assignment of the above-identified application, hereby
appoints practitioners associated with Customer Number

22850

as Assignee's attorney with full power of substitution and revocation, to prosecute said patent
application, receive any Letters Patent and to take any and all other actions with regard to this
patent application and any Letters Patent issuing thereon.

Please recognize or change the correspondence address for the above-identified application to
the address associated with Customer Number



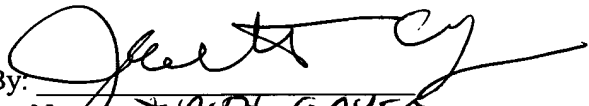
22850

CERTIFICATION UNDER 37 C.F.R. 3.73(b)

I, the undersigned, certify that I am an individual empowered to act on behalf of
FEDERAL HOME LOAN MORTGAGE CORPORATION, a corporation, the assignee of the
entire right, title and interest of the above-identified application by virtue of an assignment
from the inventors, said Assignment having been recorded in the U.S. Patent & Trademark
Office at reel no. 012544, frame no. 0791.

**FEDERAL HOME LOAN
MORTGAGE CORPORATION**

Date: 11/15/04

By: 
Name: JUDITH GAYER
Title: ASSOCIATE GENERAL COUNSEL

(OSMMN 2004)